



# FIRST COMMUNITY BANK OF MOULTRIE COUNTY

Member  
F.D.I.C.

## First Community Bank of Moultrie County Fees and Charges As of January 1, 2025

Overdraft (Insufficient funds fee) per item once account is overdrawn by at least \$25 (An insufficient funds item may be created by check, in-person withdrawal, or certain electronic transactions)	\$25.00
Insufficient funds fee for ATM withdrawals and debit card transactions	None
Continuous overdraft charge per business day after 5 consecutive business days	\$ 4.00
Stop payment order	\$25.00
Copies (each)	
Customer (up to 10)	N/C
Non-customer	\$ 0.35
Special cut-off statement	\$ 5.00
Return of deposit item (each time)	\$10.00
Collection item (each) (Additional foreign bank fees may apply)	\$45.00
Return check fee (per item)	\$25.00
Research (per hour)	\$25.00
Charge per item requested	\$ 1.00
Telephone transfer (each)	\$ 1.00
Dormant account fee (per month)	\$ 1.00
Cashier's Checks (each):	
Main Street customer	N/C
Customer (Do not sell to non-customers)	\$ 3.00
Money Orders (each):	
Main Street customer	N/C
Customer	\$ 2.00
Non-customer	\$ 5.00
Wire transfers (each):	
Incoming	N/C
Outgoing	\$20.00
International (Additional foreign bank fees may apply)	\$75.00
Levy, garnishment or other legal process	\$50.00
Coin counting fee:	
Customer	N/C
Non-customer	
Under \$50	N/C
Over \$50	5%
Check cashing for non-customers (Personal checks not drawn on FCB must have officer approval)	\$ 10.00
Cashing income tax refund checks	
Customer	N/C
Non-customer	5% with minimum of \$10.00 and maximum of \$250

Check Order: Cost will vary depending upon style & quantity ordered.

ATM/Debit card replacement	\$25.00
License stickers	\$ 7.50
Internet banking	N/C
Internet Bill Pay	N/C
Safe Deposit Boxes – Sullivan Location	
2 ½ x 5 x 21 ½	\$10.00
3 x 5 x 21 ½	\$15.00
5 x 5 x 21 ½	\$20.00
5 ¾ x 8 ½ x 21 ½	\$25.00
5 x 11 x 21 ½	\$30.00
6 x 11 x 21 ½	\$32.00
9 x 11 x 21 ½	\$40.00
10 X 10 ¾ X 21 ½	\$50.00
Safe Deposit Boxes – Lovington Location	
4 ½ x 13 ¾ x 4 ½	\$15.00
10 ½ x 14 x 4 ½	\$30.00
10 x 13 ¾ x 13 ½	\$40.00
10 x 21 ½ x 2 ½	\$25.00
4 ½ x 21 ½ x 4 ½	\$30.00
4 ½ x 21 ½ x 10 ½	\$40.00
4 ½ x 17 x 2 ½	\$20.00
4 ¾ x 22 x 2 ¼	\$30.00
11 x 17 x 5 ½	\$50.00

Drilling of safe deposit box

Locksmith charges

Main Street Checking customers receive a 50% discount on 3 x 5 x 21½ box.

*Any fee waived must have officer approval.*